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	Filing Date	2004-03-10
	First Named Inventor	David Bonalle
	Art Unit	3687
	Examiner Name	Frenel, Vanel
	Attorney Docket Number	54022.1200

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/NF/	34	Goldman, J., "Internet Security, The Next Generation, When Software Encryption is not Enough," WEB TECHNIQUES, November 1997, pp. 43-46	<input type="checkbox"/>
/NF/	35	SIMMONS, J., "Smart Cards Hold the Key to Secure Internet Commerce," EC WORLD, December 1998, pp. 36-38	<input type="checkbox"/>
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/NF/	39	DHEM, et al., "SCALPS: Smart Card for Limited Payment Systems," IEEE Micro, June 1996, pp. 42-51	<input type="checkbox"/>
/NF/	40	SMITH, M.T., "Smart Cards: Integrating for Portable Complexity," COMPUTER-Integrated Engineering, August 1998, pp. 110-115	<input type="checkbox"/>
/NF/	41	GEER, et al., "Token-Mediated Certification and Electronic Commerce," Proc. 2nd USENIX Workshop on Electronic Commerce, November 18-21, 1996, pp. 13-22	<input type="checkbox"/>
/NF/	42	GOBIOFF, et al., "Smart Cards in Hostile Environments," Proc. 2nd USENIX Workshop in Electronic Commerce, November 18-21, 1996, pp. 23-28	<input type="checkbox"/>
/NF/	43	FANCHER, C.H., "In Your Pocket Smartcards," IEEE Spectrum, February 1997, pp. 47-53	<input type="checkbox"/>
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/NF/	48	YAN, et al., "Banking on the Internet and Its Applications," Proc. 13th Annual Hawaii International Conference on System Sciences, Vol. 4, 1997, pp. 275-284	<input type="checkbox"/>
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